

Debtor 1 Mark H Stroh

Debtor 2 Diane J Stroh

(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio (Columbus)

Case number 15-50251

**Official Form 410S1****Notice of Mortgage Payment Change**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: Wells Fargo Financial Ohio 1, Inc.Court claim no. (if known): 1Last 4 digits of any number you use to identify the debtor's account: 8209**Date of payment change:**

Must be at least 21 days after date of this notice

06/12/2016Uniform Claim Identifier: WFCMGE1550251OHS86468209**New total payment:**

Principal, interest, and escrow, if any

\$1,494.65**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☒ No

☐ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

\_\_\_\_\_

Current escrow payment: \_\_\_\_\_

New escrow payment: \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**☐ No

☒ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

\_\_\_\_\_

Current interest rate: 8.125%New interest rate: 8.375%Current principal and interest payment: \$1,881.43New principal and interest payment: \$1,494.65**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \_\_\_\_\_

New mortgage payment: \_\_\_\_\_

The CM/ECF system imposes certain constraints, including limits on the number of characters that may be entered into certain fields, when filing a proof of claim. As a result of these constraints and limitations, the creditor name that appears on the bankruptcy court's claims register (and any supplemental proof of claim) may differ from the creditor name that appears on the actual proof of claim form.

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:



I am the creditor.



I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.



/s/ Rebecca C.Samuell

Date 05/17/2016

VP Loan Documentation of Wells Fargo Bank N.A.,  
as Servicing Agent for Wells Fargo Financial

Print: Rebecca C.Samuell

Title VP Loan Documentation of Wells Fargo Bank N.A.,  
as Servicing Agent for Wells Fargo Financial

Company Wells Fargo Bank, N.A./Wells Fargo Home Mortgage  
Address MAC X7801-014  
3476 Stateview Blvd.  
Fort Mill, SC 29715

Specific Contact Information:  
P: 800-274-7025  
E: NoticeOfPaymentChangeInquiries@wellsfargo.com

# UNITED STATES BANKRUPTCY COURT

Southern District of Ohio (Columbus)

Chapter 13 No. 15-50251

Judge: C. Kathryn Preston

In re:

Mark H Stroh and Diane J Stroh

Debtor(s).

## CERTIFICATE OF SERVICE

I hereby certify that on or before May 17, 2016, I served a copy of this Notice and all attachments upon each of the entities named below by the court's notice of electronic filing or by placing a copy thereof in an envelope, in the United States Mail with first class mail postage prepaid, addressed to each of them as follows:

By U.S. Postal Service First Class Mail Postage Prepaid:

Debtor: Mark H Stroh  
Diane J Stroh  
1888 Plains Blvd  
Powell, OH 43065

Debtor's Attorney: Karen E Hamilton  
31 East Whittier Street  
Columbus, OH 43206

Trustee: Frank M Pees  
130 East Wilson Bridge Road  
Suite 200  
Worthington, OH 43085

/s/ Bill Taylor

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4 S Technologies, LLC  
(as authorized agent for Wells Fargo Bank, N.A./Wells Fargo Home Mortgage)

WELLS FARGO HOME MORTGAGE  
RETURN MAIL OPERATIONS  
PO BOX 14472  
DES MOINES, IA 50306

MARK H STROH  
DIANE J STROH  
1888 PLAINS BLVD  
POWELL, OH 43065

**Account Information**

**Telephone:** (866)-234-8271  
**Fax:** (866) 278-1179  
**Correspondence:** PO Box 10335  
Des Moines, IA 50306  
  
**Hours of Operation:** Mon – Fri, 6 a.m. – 10 p.m. CT  
Sat, 8 a.m. – 2 p.m., CT  
  
**Loan Number:** [REDACTED]  
**Property Address:** 1888 PLAINS BLVD  
POWELL OH 43065

May 12, 2016

**Changes to Your Mortgage Interest Rate and Payments on June 12, 2016.**

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a six month period during which your interest rate stayed the same. That period ends on 5/12/2016, so on that date your interest rate changes. After that, your interest rate may change every six months for the rest of your loan term.

	<b>Current Interest Rate And Monthly Payment</b>	<b>New Interest Rate And Monthly Payment</b>
Interest Rate	<b>8.12500%</b>	<b>8.37500%</b>
Principal and Interest	\$1,881.43	\$1,494.65
<b>Total Monthly Payment</b>	\$1,881.43	\$1,494.65 <b>(Due June 12, 2016)</b>

**Interest Rate:** We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin". We round the result of this addition to the nearest one eighth of one percentage point (0.12500%). Under your loan agreement, your index rate is 3.50000% and your margin is 4.85000%. Your "Prime Rate; The Last Business Day Of The Month" index is published monthly by the Wall Street Journal.

**Interest Rate Limits:** Your Interest rate cannot go higher than 14.85000% during the life of the loan. Your interest rate cannot go lower than 4.85000% during the life of the loan. Your interest rate can increase on each Change Date by no more than 1.00000%. Your interest rate can decrease on each Change Date by no more than 1.00000%.

**Account Information**

**Loan Number:** [REDACTED]  
**Property Address:** 1888 PLAINS BLVD  
POWELL OH 43065

**Changes to Your Mortgage Interest Rate and Payments on June 12, 2016.**

**New Interest Rate and Payment:** The table above shows your new interest rate and new Monthly payment. Your new payment is based on your "Prime Rate; The Last Business Day Of The Month" index, your margin, your interest bearing balance of \$104,316.49, and your remaining loan term of 96 months.

**Prepayment Penalty:** None.

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have received a discharge of this debt in bankruptcy or are currently in a bankruptcy case, this notice is not intended as an attempt to collect a debt, and we have a security interest in the property and will only exercise our rights as against the property.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.